

PATENT APPLICATION TRANSMITTAL LETTER

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventor: Robert J. NIGHAN

Title: METHOD AND SYSTEM FOR INSURING AGAINST LOSS IN CONNECTION WITH AN ONLINE FINANCIAL TRANSACTION

Enclosed are:

36 Sheets of Specification, including 7 sheets of claims and an Abstract
 Nine (9) Sheets of Drawings (Figures 1-9)
 Declaration and Power of Attorney for Patent Application (Unexecuted)
 Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

CLAIMS AS FILED				
	Number Filed/Paid For	Number Extra	Rate	Fee
BASIC FEE			\$710	\$ 710
TOTAL CLAIMS	22-20	2	\$18	\$ 36
INDEPENDENT CLAIMS	4-3	1	\$80	\$ 80
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$	\$ 0
FEE TOTAL				\$ 826

Enclosed is a check in the amount of \$826 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

George T. Marcou, Esq.
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607 14th Street, NW, Suite 900
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(202) 508-5800 (Phone)
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Dated: 6/8/01

John M. Harrington, Reg. No. 25,592 for
George T. Marcou, Reg. No. 33,014

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40933-202499
WINLIB01 891110.1

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EL694910534US

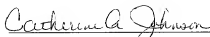
Date of Deposit: June 8, 2001

Type of Document(s): 36 pages Specification, Claims and Abstract;
Nine (9) pages of drawings;
Declaration and Power of Attorney
(Unexecuted);
Transmittal of Application Under 37 CFR
1.41(c);
Patent Application Transmittal Letter
(duplicate);
Check in the amount of \$826; and
Return postcard

Serial No.: Unassigned

Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.


Catherine A. Johnson

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Robert J. NIGHAN
Serial No. : Unassigned
Filing Date : Herewith
For : METHOD AND SYSTEM FOR INSURING AGAINST
LOSS IN CONNECTION WITH AN ONLINE
FINANCIAL TRANSACTION

Assistant Commissioner for Patents
Box: PATENT APPLICATION
Washington, D.C. 20231

TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicant, Robert J. NIGHAN, whose address and citizenship is as follows:

<u>Inventor</u>	<u>Address</u>	<u>Citizenship</u>
Robert J. Nighan	52 Windmill Hill Wethersfield, CT 06109	USA

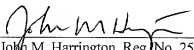
Applicant claims the benefit, under 35 USC § 119, of U.S. Provisional Application Number 60/211,557 filed June 15, 2000 and U.S. Provisional Application Number 60/214,302 filed June 27, 2000.

Please address all correspondence and telephone calls in connection with this application to:

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Respectfully submitted,

Date: 6/8/01
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for George T. Marcou, Reg. No. 33,014